

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition																																																			
Name of Debtor (if individual, enter Last, First, Middle): Casavant, Kenneth James				Name of Joint Debtor (Spouse) (Last, First, Middle):																																																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																																																					
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 7769				Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):																																																					
Street Address of Debtor (No. & Street, City, and State): 3806 W. St. Paul Ave. McHenry, Illinois				Street Address of Joint Debtor (No. & Street, City, and State):																																																					
ZIP CODE 60050				ZIP CODE																																																					
County of Residence or of the Principal Place of Business: McHenry				County of Residence or of the Principal Place of Business:																																																					
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):																																																					
ZIP CODE				ZIP CODE																																																					
Location of Principal Assets of Business Debtor (if different from street address above):																																																									
ZIP CODE																																																									
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> </div> <hr/> Nature of Debts (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." </div> <div> <input type="checkbox"/> Debts are primarily business debts. </div> </div>																																																					
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ----- Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																																																					
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. <table border="1" style="width: 100%; border-collapse: collapse; font-size: small;"> <tr> <th colspan="10">Estimated Number of Creditors</th> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; font-size: small;"> <tr> <th colspan="5">Estimated Assets</th> </tr> <tr> <td><input type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,000 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,000 to \$1 million</td> <td><input type="checkbox"/> \$1 million to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; font-size: small;"> <tr> <th colspan="5">Estimated Liabilities</th> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,000 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,000 to \$1 million</td> <td><input type="checkbox"/> \$1 million to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>						Estimated Number of Creditors										1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimated Assets					<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,000 to \$100,000	<input checked="" type="checkbox"/> \$100,000 to \$1 million	<input type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million	Estimated Liabilities					<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,000 to \$100,000	<input checked="" type="checkbox"/> \$100,000 to \$1 million	<input type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million	THIS SPACE IS FOR COURT USE ONLY	
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Kenneth James Casavant	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<div style="text-align: center; padding: 5px;">Exhibit A</div> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<div style="text-align: center; padding: 5px;">Exhibit B</div> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> X <u>/s/Dennis P. Drda</u> Signature of Attorney for Debtor(s) Dennis P. Drda </div> <div style="text-align: right;"> <u>3/29/2009</u> Date 674656 </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No			
Exhibit D			
<p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).			
<div style="text-align: right; margin-right: 50px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right; margin-right: 50px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Kenneth James Casavant
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ Kenneth James Casavant Signature of Debtor Kenneth James Casavant</p> <p>X Not Applicable Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) 3/29/2009 Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X Not Applicable (Signature of Foreign Representative)</p> <p>(Printed Name of Foreign Representative)</p> <p>Date</p>
<p style="text-align: center;">Signature of Attorney</p> <p>X /s/Dennis P. Drda Signature of Attorney for Debtor(s)</p> <p>Dennis P. Drda, 674656 Printed Name of Attorney for Debtor(s) / Bar No.</p> <p>Dennis P. Drda, Attorney Firm Name</p> <p>7902 Conehill Circle Rockford, Illinois 61107 Address</p> <p>815-978-7807 815-397-0027 Telephone Number</p> <p>3/29/2009 dennisdrda@Yahoo.com Date</p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. 110.)</p> <p>Address</p> <p>X Not Applicable</p> <p>Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X Not Applicable Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>	

FORM B6A
(10/05)

In re: **Kenneth James Casavant**
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence 7919 Conehill Circle Rockford, IL 61107	Co-Owner	J	\$ 135,000.00	\$ 125,000.00
Total			\$ 135,000.00	

(Report also on Summary of Schedules.)

FormB6B
(10/05)

In re **Kenneth James Casavant**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash on hand		200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking - McHenry Savings Bank, McHenry, IL		400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal clothing		100.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).		401K, Hess Print Solutions		2,000.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

Form B6B-Cont.
(10/05)

In re **Kenneth James Casavant**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Toyota Camry		1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

Form B6B-Cont.
(10/05)

In re **Kenneth James Casavant**
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached				Total \$ 3,700.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Official Form 6C (04/07)

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds
\$136,875

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1999 Toyota Camry	735 ILCS 5/12-1001(c)	1,000.00	1,000.00
401K, Hess Print Solutions	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Cash on hand	735 ILCS 5/12-1001(b)	200.00	200.00
Checking - McHenry Savings Bank, McHenry, IL	735 ILCS 5/12-1001(b)	400.00	400.00
Personal clothing	735 ILCS 5/12-1001(b)	100.00	100.00
Single Family Residence 7919 Conehill Circle Rockford, IL 61107	735 ILCS 5/12-901	10,000.00	135,000.00

Official Form 6D (10/06)

In re Kenneth James Casavant

Debtor

Case No. _____

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9000617368 Everhome Mortgage Company Customer Service Department PO Box 2167 Jacksonville, FL 32232-0004	X	J	11/01/2008 Mortgage Single Family Residence 7919 Conehill Circle Rockford, IL 61107 VALUE \$135,000.00				125,000.00	0.00
ACCOUNT NO. 0601005978 GMAC Mortgage, LLC Customer Care PO Box 780 Waterloo, IA 50704-0780	X	J	11/01/2008 Mortgage Single Family Residence 7919 Conehill Circle Rockford, IL 61107 VALUE: N/A				N/A	0.00

0 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$	125,000.00	\$	0.00
\$	125,000.00	\$	0.00

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Official Form 6E (04/07)

In re **Kenneth James Casavant**

Debtor

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (04/07) - Cont.

In re Kenneth James Casavant,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

Total >

(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total >

(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Official Form 6F (10/06)

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		08/01/2008				N/A
ARS Recovery Services, LLC 1845 Hwy 93 South Ste 310 Kalispell, Montana 59901		Collection agent for EMCC Investment Ventures, LLC (Menard's)				
ACCOUNT NO. 1154835	J	11/01/2008				N/A
Allied Business Accounts 300 1/2 South Second Street PO Box 1600 Clinton, Iowa 52773-1600		collection agent for Rockford Health Systems				
ACCOUNT NO. 090324501-20001	J	03/01/2007				15,000.00
Alpine Bank PO Box 6086 Rockford, IL 61125-1086		Consolidation loan				
ACCOUNT NO. 5398 4690 0012 6777		07/01/2008				5,350.00
AT&T Universal Card Processing Center Des Moines, IA 50363-0000		Credit card purchases				
ACCOUNT NO.		01/01/2008				N/A
Barrick, Switzer, Long, Balsley, & Van Evera 6833 Stalter Drive Rockford, Illinois 61108		Collection agent for Alpine Bank of Illinois				

9 Continuation sheets attached

Subtotal	>	\$ 20,350.00
Total	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 220312-000Z Barrick, Switzer, Long, Balsley, & Van Evera 6833 Stalter Drive Rockford, Illinois 61108		09/01/2008 Legal Services				770.00
ACCOUNT NO. 5398469000126777 Blatt, Hasenmiller, Lebsker, & Moore, LLC 125 South Wacker Drive Chicago, IL 60606-4440		09/01/2008 Collection agent for AT&T Universal (Citibank South Dakota, N.A.)				N/A
ACCOUNT NO. 5178-0523-1753-4166 Capital One PO Box 5155 Norcross, GA 30091	W	03/01/2008 Credit card services				1,188.00
ACCOUNT NO. RF2225511PDM CCR Services 800 Cross Point Road Ste 0 Gahanna, OH 43230		11/01/2008 Collection agent for IGS Energy				N/A
ACCOUNT NO. 5424 1807 0107 8732 Citibank (South Dakota), N.A. c/o Customer Service Box 6000 The Lakes, NV 89163-6000	W	09/01/2008 Credit card services				4,176.00

Sheet no. 1 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$	6,134.00
Total	>	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re **Kenneth James Casavant**

Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 67330658-0301913 Citifinancial Bankruptcy Department PO Box 140489 Irving, Texas 75014-0489	W	11/01/2008 Consolidation loan				2,950.00
ACCOUNT NO. 1002892723 Daimler Chrysler Financial Services America LLC PO Box 551080 Jacksonville, FL 32256	J	08/01/2008 Deficiency balance - surrender of 2005 Jeep Liberty				14,618.00
ACCOUNT NO. File No. 200812980 Diane T. Nauer Meyer & Njus P.A. 134 N. LaSalle Street Suite 1840 Chicago, Illinois 60602		11/01/2008 Attorney for GE Money Bank				N/A
ACCOUNT NO. 11156196 Firstsource Advantage, LLC 205 Bryant Woods South Amherst, NY 14228		08/01/2008 Collection agent for HSBC Bank Nevada, N.A., In re: Furniture Row				N/A
ACCOUNT NO. 6034620202304236 GE Money Bank PO Box 960061 Orlando, FL 32896-0061		05/01/2008 Line of Credit				10,126.00

Sheet no. 2 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$	27,694.00
Total	>	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 154-9112-34725 GMAC PO Box 380902 Bloomington, MN 55438	W	11/01/2008 Auto loan balance due after repossession and sale of vehicle				13,405.00
ACCOUNT NO. Heavner, Scott, Beyers, & Mihlar 111 East Main Street Suite 200 Decatur, Illinois 62523	W	04/01/2008 Collection agent for Citi Financial Services				N/A
ACCOUNT NO. 593-6011-0684-1149 HSBC Bank Nevada, N.A. Retail Services PO Box 5244 Carol Stream, IL 60197-5244	W	08/01/2008 Furniture Row credit card services				5,422.00
ACCOUNT NO. 6004-3001-0851-1392 HSBC Bank Nevada, N.A. Retail Services PO Box 5244 Carol Stream, IL 60197-5244	W	06/01/2008 Menards credit card services				1,286.00
ACCOUNT NO. 1-5070-4281 HSBC Retail Services PO Box 524 Carol Stream, IL 60197-5244	W	09/01/2008 Carson Pirie Scott credit card				833.00

Sheet no. 3 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$	20,946.00
Total	>	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re **Kenneth James Casavant**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 38030920-325-518-P26 I.C. Systems, Inc. 444 Highway 96 East PO Box 64887 St. Paul, MN 55164-0887		09/01/2008 Collection agent for Washington Mutual				N/A
ACCOUNT NO. 1808650 IGS Energy 5020 Bradenton Ave Dublin, OH 43017	W	11/01/2008 Natural gas provider				21.00
ACCOUNT NO. 045-2605-777 Kohl's PO Box 3084 Milwaukee, WI 53201-3084	W	09/01/2008 Kohl's credit card				909.00
ACCOUNT NO. 5404685 Merchants & Medical Credit Corporation 6324 Taylor Drive Flint, MI 48507-4685		09/01/2008 Collection agent for Kohl's				N/A
ACCOUNT NO. 000325058 Meridian Management Solutions 20300 S. Vermont Ave. Suite 120 Torrance, CA 90502		11/01/2008 Collection agent for Wells Fargo Financial Bank				N/A

Sheet no. 4 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$	930.00
Total	>	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 60346202022304236 Meyer & Njus, P.A. 1100 U.S. Bank Plaza 200 South Sixth Street Minneapolis, MN 55402		08/01/2008 Collection agent for GE Money Bank				N/A
ACCOUNT NO. 123747200 National City Bank Loss Prevention R-J2S-57 400 West Fourth Street Royal Oaks, MI 48067-2557	W	11/01/2008 checking account overdraft				1,446.00
ACCOUNT NO. NCO Financial Systems, Inc. PO Box 61247 Dept 64 Virginia Beach, VA 23462		09/01/2008 Collection agent for Capital One				N/A
ACCOUNT NO. 61-08-85-1601 1 Nicor PO Box 2020 Aurora, IL 60507-2020	W	11/01/2008 Natural gas service				391.00
ACCOUNT NO. F24653840 Northland Group, Inc. PO Box 390905 Edina, MN 55439		09/01/2008 Collection agent for Citibank (South Dakota), N.A.				N/A

Sheet no. 5 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$	1,837.00
Total	>	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. LLS9256 Old Republic Equity Credit Card Services, Inc. 307 North Michigan Ave. 15th Floor Chicago, Illinois 60601		09/01/2008 Collection agent for Old Republic Insurance Company (Assignee of Alpint Bank loan)				N/A
ACCOUNT NO. 120090 Rock River Disposal Services, Inc. PO Box 673045 Milwaukee, WI 53267-3045	W	11/01/2008 garbage disposal service				56.00
ACCOUNT NO. 2009872496 Rockford Health Systems 2300 N. Rockton Ave. Rockford, IL 61103	W	11/01/2008 Health care services				125.00
ACCOUNT NO. 2010206312 Rockford Health Systems 2300 N. Rockton Ave. Rockford, IL 61103	W	11/01/2008 Health care services				125.00
ACCOUNT NO. 771 4 11 0239013493 Sam's Club PO Box 530942 Atlanta, GA 30353-0942	W	03/01/2008 Credit card services, Sam's Club				2,016.00

Sheet no. 6 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$	2,322.00
Total	>	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6011 6443 1011 5026 The Children's Place Plan PO Box 689182 Des Moines, IA 50368-9812	W	05/01/2008 Credit card services (Citibank)				529.00
ACCOUNT NO. 207210740 U.S. Cellular PO Box 7835 Madison, WI 53707-7835	W	11/01/2008 Mobile phone service				488.00
ACCOUNT NO. 5398469000126777 United Collection Bureau, Inc. 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614		09/01/2008 Collection agent for AT&T Universal (Citicorp Credit Services)				N/A
ACCOUNT NO. 10426636-0910 United Recovery Systems, LP PO Box 722929 Houston, TX 77272-2929		09/01/2008 Collection agent for HSBC Bank Nevada, N.A., Carson Pirie Scott credit card				N/A
ACCOUNT NO. 7714110239013493 Universal Fidelity LP 1445 Langham Creek Drive Houston, TX 77084		10/01/2008 Collection agent for Sam's Club				N/A

Sheet no. 7 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$	1,017.00
Total	>	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4559-9050-0005-6942 Washington Mutual Card Services PO Box 660487 Dallas, TX 75266-0487	W	07/01/2008 Credit card services				1,396.00
ACCOUNT NO. 55778723 Wells Fargo Financial PO Box 98798 Las Vegas, NV 89193-8798		11/01/2008 loan				650.00
ACCOUNT NO. 4071 1000 1904 4688 Wells Fargo Financial Bank PO Box 98791 Las Vegas, NV 89193-8791		11/01/2008 Credit card purchases				5,887.00
ACCOUNT NO. _____ Wells Fargo Financial Bank 3201 North 4th Avenue Sioux Falls, SD 57104		11/01/2008 Collection agent for Wells Fargo Financial				N/A
ACCOUNT NO. 4071-1000-1875-7793 Wells Fargo Financial Bank PO Box 5943 Sioux Falls, SD 57117-5943	W	07/01/2008 Credit card services				3,553.00

Sheet no. 8 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$ 11,486.00
Total	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 23223084 West Asset Management PO Box 105478 Atlanta, GA 30348-5478		06/01/2008 Collection agent for AT&T				N/A
ACCOUNT NO. 5856-3710-2853-2710 WFNN - Dressbarn PO Box 659704 San Antonio, TX 78265-9704	W	07/01/2008 In house credit services				470.00
ACCOUNT NO. 875-429-693 WFNNB - Victoria's Secret PO Box 659728 San Antonio, TX 78265-9704	W	06/01/2008 In house credit services				944.00
ACCOUNT NO. _____ World Financial Network National Bank PO Box 182125 Columbus, OH 43218-2125		07/01/2008 Collection agent for Victoria's Dressbarn and Victoria's Secret				N/A

Sheet no. 9 of 9 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	>	\$	1,414.00
Total	>	\$	94,130.00

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Form B6G
(10/05)

In re: Kenneth James Casavant
Debtor

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H
(10/05)

In re: **Kenneth James Casavant**

Debtor

Case No.

(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Rhonda Sue Casavant 608 Webster St. Oregon, IL 61061	Everhome Mortgage Company Customer Service Department PO Box 2167 Jacksonville, FL 32232-0004
Rhonda Sue Casavant 608 Webster St. Oregon, IL 61061	GMAC Mortgage, LLC Customer Care PO Box 780 Waterloo, IA 50704-0780

In re **Kenneth James Casavant**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Divorced	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): daughter son	AGE(S): 7 6
Employment:	DEBTOR	SPOUSE
Occupation Pressman		
Name of Employer Hess Print Solutions		
How long employed 4 years		
Address of Employer 1530 McConnell Road Woodstock, IL 60098		

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>3,658.53</u>	\$ _____
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ _____
3. SUBTOTAL	\$ <u>3,658.53</u>	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>916.48</u>	\$ _____
b. Insurance	\$ <u>49.83</u>	\$ _____
c. Union dues	\$ <u>0.00</u>	\$ _____
d. Other (Specify) 401K	\$ <u>73.17</u>	\$ _____
Child support	\$ <u>908.02</u>	\$ _____
Uniforms	\$ <u>8.13</u>	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>1,955.63</u>	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>1,702.90</u>	\$ _____
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ _____
8. Income from real property	\$ <u>0.00</u>	\$ _____
9. Interest and dividends	\$ <u>0.00</u>	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ _____
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ _____
12. Pension or retirement income	\$ <u>0.00</u>	\$ _____
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>1,702.90</u>	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 1,702.90	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

None

Official Form 6J (10/06)

In re **Kenneth James Casavant**
Debtor

Case No. _____
(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>450.00</u>
a. Are real estate taxes included? Yes _____ No <u>✓</u>		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>80.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>100.00</u>
d. Other _____	\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
4. Food	\$	<u>350.00</u>
5. Clothing	\$	<u>25.00</u>
6. Laundry and dry cleaning	\$	<u>0.00</u>
7. Medical and dental expenses	\$	<u>0.00</u>
8. Transportation (not including car payments)	\$	<u>100.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>25.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>60.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other additional child visitation expenses	\$	<u>200.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 1,390.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>1,702.90</u>
b. Average monthly expenses from Line 18 above	\$	<u>1,390.00</u>
c. Monthly net income (a. minus b.)	\$	<u>312.90</u>

Official Form 6 - Summary (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re **Kenneth James Casavant**,
Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 135,000.00		
B - Personal Property	YES	3	\$ 3,700.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 125,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 94,130.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,702.90
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1,390.00
TOTAL		22	\$ 138,700.00	\$ 219,130.00	

Official Form 6 - Declaration (10/06)

In re Kenneth James Casavant
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: 3/29/2009

Signature: /s/ Kenneth James Casavant
Kenneth James Casavant
Debtor

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Official Form 7
(04/07)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: Kenneth James Casavant Case No. _____
Debtor (If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
41,683.00	Hess Print Solutions Woodstock, IL	2007
45,000.00	Hess Print Solutions Woodstock, IL	2008
8,482.00	Hess Print Solutions Woodstock, IL	1/1/2009 - 3/8/2009

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT	AMOUNT
		PAID OR VALUE OF TRANSFERS	STILL OWING

None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT	AMOUNT
		PAID	STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
GE Money Bank vs. Kenneth Casavant 08AR682	Civil action, for debt owed to Plaintiff	19th Judicial Circuit McHenry County, IL	Judgment for Plaintiff
Casavant vs. Casavant	Divorce	Winnebago County, IL	Marriage dissolved

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Daimler Chrysler Financial Services America LLC PO Box 551080 Jacksonville, FL 32256	06/01/2008	2005 Jeep Liberty
Everhome Mortgage Company Customer Service Department PO Box 2167 Jacksonville, FL 32232-0004	01/01/2009	Single family residence 7919 Conehill Circle Rockford, IL 61107
GMAC PO Box 380902 Bloomington, MN 55438	03/01/2008	2007 Saturn Outlook

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Credit Counseling Services Rockford, IL	12/21/2008	50.00
Dennis Drda 7902 Conehill Circle Rockford, IL 61107	11/17/08	400.00

10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None



If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
7919 Conehill Circle Rockford, IL 61107	Kenneth Casavant	2002 - 2008

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3/29/2009

Signature of Debtor /s/ Kenneth James Casavant
Kenneth James Casavant

Form 8
(10/05)

**UNITED STATES BANKRUPTCY COURT
Northern District of Illinois**

In re: **Kenneth James Casavant**
Debtor

Case No. _____
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1. Single Family Residence 7919 Conehill Circle Rockford, IL 61107	Everhome Mortgage Company	X			
2. Single Family Residence 7919 Conehill Circle Rockford, IL 61107	GMAC Mortgage, LLC	X			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
None		

/s/ Kenneth James Casavan 3/29/2009

Kenneth James Casavant

Signature of Debtor

Date

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re **Kenneth James Casavant**

Case No.

Debtor.

Chapter **7**

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$3,143.00
Five months ago	\$2,759.00
Four months ago	\$3,934.00
Three months ago	\$5,063.00
Two months ago	\$2,941.00
Last month	\$4,110.00
Income from other sources	\$0.00
Total net income for six months preceding filing	\$ 21,950.00
Average Monthly Net Income	\$ 3,658.33

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated: 3/29/2009

/s/ Kenneth James Casavant

Kenneth James Casavant

Debtor

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re: **Kenneth James Casavant**

Case No.:

Chapter: **7**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

None

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Dennis P. Drda
Printed Name of Attorney

/s/Dennis P. Drda
Signature of Attorney

3/29/2009

Date

Address:

Dennis P. Drda, Attorney
7902 Conehill Circle
Rockford, Illinois 61107

815-978-7807

Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice.

Kenneth James Casavant
Printed Name of Debtor

X/s/ Kenneth James Casavant
Kenneth James Casavant
Signature of Debtor

3/29/2009

Date

Case No. (if known) _____

Dennis P. Drda 674656
Dennis P. Drda, Attorney
7902 Conehill Circle
Rockford, Illinois 61107

815-978-7807
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In Re:
Debtor: **Kenneth James Casavant**
Social Security Number: **7769**

Case No:
Chapter **7**

Numbered Listing of Creditors

Creditor name and mailing address		Category of Claim	Amount of Claim
1.	ARS Recovery Services, LLC 1845 Hwy 93 South Ste 310 Kalispell, Montana 59901	Unsecured Claims	\$ 0.00
2.	Allied Business Accounts 300 1/2 South Second Street PO Box 1600 Clinton, Iowa 52773-1600	Unsecured Claims	\$ 0.00
3.	Alpine Bank PO Box 6086 Rockford, IL 61125-1086	Unsecured Claims	\$ 15,000.00
4.	AT&T Universal Card Processing Center Des Moines, IA 50363-0000	Unsecured Claims	\$ 5,350.00
5.	Barrick, Switzer, Long, Balsley, & Van Evera 6833 Stalter Drive Rockford, Illinois 61108	Unsecured Claims	\$ 0.00

In re: **Kenneth James Casavant**

Case No. _____

6.	Barrick, Switzer, Long, Balsley, & Van Evera 6833 Stalter Drive Rockford, Illinois 61108	Unsecured Claims	\$ 770.00
7.	Blatt, Hasenmiller, Leibsker, & Moore, LLC 125 South Wacker Drive Chicago, IL 60606-4440	Unsecured Claims	\$ 0.00
8.	Capital One PO Box 5155 Norcross, GA 30091	Unsecured Claims	\$ 1,188.00
9.	CCR Services 800 Cross Point Road Ste 0 Gahanna, OH 43230	Unsecured Claims	\$ 0.00
10.	Citibank (South Dakota), N.A. c/o Customer Service Box 6000 The Lakes, NV 89163-6000	Unsecured Claims	\$ 4,176.00
11.	Citifinancial Bankruptcy Department PO Box 140489 Irving, Texas 75014-0489	Unsecured Claims	\$ 2,950.00
12.	Daimler Chrysler Financial Services America LLC PO Box 551080 Jacksonville, FL 32256	Unsecured Claims	\$ 14,618.00
13.	Diane T. Nauer Meyer & Njus P.A. 134 N. LaSalle Street Suite 1840 Chicago, Illinois 60602	Unsecured Claims	\$ 0.00
14.	Everhome Mortgage Company Customer Service Department PO Box 2167 Jacksonville, FL 32232-0004	Secured Claims	\$ 125,000.00

In re: **Kenneth James Casavant**

Case No. _____

15.	Firstsource Advantage, LLC 205 Bryant Woods South Amherst, NY 14228	Unsecured Claims	\$ 0.00
16.	GE Money Bank PO Box 960061 Orlando, FL 32896-0061	Unsecured Claims	\$ 10,126.00
17.	GMAC PO Box 380902 Bloomington, MN 55438	Unsecured Claims	\$ 13,405.00
18.	GMAC Mortgage, LLC Customer Care PO Box 780 Waterloo, IA 50704-0780	Secured Claims	\$ 0.00
19.	Heavner, Scott, Beyers, & Mihlar 111 East Main Street Suite 200 Decatur, Illinois 62523	Unsecured Claims	\$ 0.00
20.	HSBC Bank Nevada, N.A. Retail Services PO Box 5244 Carol Stream, IL 60197-5244	Unsecured Claims	\$ 5,422.00
21.	HSBC Bank Nevada, N.A. Retail Services PO Box 5244 Carol Stream, IL 60197-5244	Unsecured Claims	\$ 1,286.00
22.	HSBC Retail Services PO Box 524 Carol Stream, IL 60197-5244	Unsecured Claims	\$ 833.00
23.	I.C. Systems, Inc. 444 Highway 96 East PO Box 64887 St. Paul, MN 55164-0887	Unsecured Claims	\$ 0.00

In re: **Kenneth James Casavant**

Case No. _____

24.	IGS Energy 5020 Bradenton Ave Dublin, OH 43017	Unsecured Claims	\$ 21.00
25.	Kohl's PO Box 3084 Milwaukee, WI 53201-3084	Unsecured Claims	\$ 909.00
26.	Merchants & Medical Credit Corporation 6324 Taylor Drive Flint, MI 48507-4685	Unsecured Claims	\$ 0.00
27.	Meridian Management Solutions 20300 S. Vermont Ave. Suite 120 Torrance, CA 90502	Unsecured Claims	\$ 0.00
28.	Meyer & Njus, P.A. 1100 U.S. Bank Plaza 200 South Sixth Street Minneapolis, MN 55402	Unsecured Claims	\$ 0.00
29.	National City Bank Loss Prevention R-J2S-57 400 West Fourth Street Royal Oaks, MI 48067-2557	Unsecured Claims	\$ 1,446.00
30.	NCO Financial Systems, Inc. PO Box 61247 Dept 64 Virginia Beach, VA 23462	Unsecured Claims	\$ 0.00
31.	Nicor PO Box 2020 Aurora, IL 60507-2020	Unsecured Claims	\$ 391.00
32.	Northland Group, Inc. PO Box 390905 Edina, MN 55439	Unsecured Claims	\$ 0.00

In re: **Kenneth James Casavant**

Case No. _____

33.	Old Republic Equity Credit Card Services, Inc. 307 North Michigan Ave. 15th Floor Chicago, Illinois 60601	Unsecured Claims	\$ 0.00
34.	Rock River Disposal Services, Inc. PO Box 673045 Milwaukee, WI 53267-3045	Unsecured Claims	\$ 56.00
35.	Rockford Health Systems 2300 N. Rockton Ave. Rockford, IL 61103	Unsecured Claims	\$ 125.00
36.	Rockford Health Systems 2300 N. Rockton Ave. Rockford, IL 61103	Unsecured Claims	\$ 125.00
37.	Sam's Club PO Box 530942 Atlanta, GA 30353-0942	Unsecured Claims	\$ 2,016.00
38.	The Children's Place Plan PO Box 689182 Des Moines, IA 50368-9812	Unsecured Claims	\$ 529.00
39.	U.S. Cellular PO Box 7835 Madison, WI 53707-7835	Unsecured Claims	\$ 488.00
40.	United Collection Bureau, Inc. 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614	Unsecured Claims	\$ 0.00
41.	United Recovery Systems, LP PO Box 722929 Houston, TX 77272-2929	Unsecured Claims	\$ 0.00

In re: **Kenneth James Casavant**

Case No. _____

42.	Universal Fidelity LP 1445 Langham Creek Drive Houston, TX 77084	Unsecured Claims	\$ 0.00
43.	Washington Mutual Card Services PO Box 660487 Dallas, TX 75266-0487	Unsecured Claims	\$ 1,396.00
44.	Wells Fargo Financial PO Box 98798 Las Vegas, NV 89193-8798	Unsecured Claims	\$ 650.00
45.	Wells Fargo Financial Bank PO Box 98791 Las Vegas, NV 89193-8791	Unsecured Claims	\$ 5,887.00
46.	Wells Fargo Financial Bank 3201 North 4th Avenue Sioux Falls, SD 57104	Unsecured Claims	\$ 0.00
47.	Wells Fargo Financial Bank PO Box 5943 Sioux Falls, SD 57117-5943	Unsecured Claims	\$ 3,553.00
48.	West Asset Management PO Box 105478 Atlanta, GA 30348-5478	Unsecured Claims	\$ 0.00
49.	WFNN - Dressbarn PO Box 659704 San Antonio, TX 78265-9704	Unsecured Claims	\$ 470.00
50.	WFNNB - Victoria's Secret PO Box 659728 San Antonio, TX 78265-9704	Unsecured Claims	\$ 944.00

In re: **Kenneth James Casavant**

Case No. _____

51.	World Financial Network National Bank	Unsecured Claims	\$ 0.00
	PO Box 182125		
	Columbus, OH 43218-2125		

In re: **Kenneth James Casavant**

Case No. _____

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Kenneth James Casavant**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **7 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: **/s/ Kenneth James Casavant**
Kenneth James Casavant

Dated: **3/29/2009**

B 203
(12/94)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: Kenneth James Casavant

Debtor

Case No. _____

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>400.00</u>
Prior to the filing of this statement I have received	\$	<u>400.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

Adversary proceedings, motions, or any other proceeding filed or initiated by the Trustee, any creditor, or any other party, other than the First Meeting Of Creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 3/29/2009

/s/Dennis P. Drda

Dennis P. Drda, Bar No. 674656

Dennis P. Drda, Attorney

Attorney for Debtor(s)